

# ERIE COUNTY DEPARTMENT OF SENIOR SERVICES

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(716) 858-8526 / <http://www.erie.gov/depts/seniorservices> / e-mail: [seniorinfo@erie.gov](mailto:seniorinfo@erie.gov) (10/12/05)

2005 BENEFIT CHECKLIST FOR OLDER ERIE COUNTY RESIDENTS 2005			
PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS
<b>SOCIAL SECURITY</b>  Social Security Administration (SSA) 1-800-772-1213	Retired workers 65+ or 62+ (reduced benefit) who have worked at least 40 quarters (fewer if born before 1929); disabled workers; surviving spouses and/or children.	Ages 62-64: Benefit is reduced \$1 for each \$2 earned over limit of \$12,000/year. If born in 1940: Benefit is reduced \$1 for each \$3 earned over limit of \$31,800/year. There is no limit after attaining full retirement age.	Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.
<b>VETERANS BENEFITS</b> NYS Division of Veterans' Affairs 532-0674 OR Erie County Office of Veterans' Services 858-6363	Nonservice-connected wartime veterans' and their dependents' benefit information is to the right.  Service-connected veterans should contact the service office at 858-6363.	Income limits for Supplemental Benefit:      With 1 dependent: Disabled Vet. .... \$ 846 ... \$ 1109 Housebound Vet. .... 1034 ... 1297 Aid and attendance .... 1412 ... 1674 Widow of Vet. .... 567 ... 743 Housebound Spouse..... 694 ... 869 Aid and attendance for spouse .... 907 ... 1083	
<b>SSI: SUPPLEMENTAL SECURITY INCOME</b>  Provides a monthly cash benefit, based on financial need, to supplement income of eligible applicants.  Call SSA: 1-800-772-1213	Persons blind, disabled, or 65+, who have low income and resources.	Unearned income / month: Single \$686    Couple \$993 (Benefit \$20 less if SSI is only source of income.)  Resource limits: Single \$2,000    Couple \$3,000 + burial account. Exemptions: Home; car; some life insurance; personal and household goods.	Monthly cash benefit depends upon amount of other income, amount of rent or mortgage expense, and whether the applicant lives alone or with others.
<b>MEDICARE</b>  Part A: Hospital Insurance No premium, but has deductible & co-pays. Call SSA: 1-800-772-1213 Part B: Medical Insurance Monthly premium of \$78.20 & deductibles & co-pays. Call SSA: 1-800-772-1213 or 1-800-MEDICARE (1-800-633-4227)	Persons 65+ who are eligible for Social Security or Railroad Retirement Benefits, and others 65+ who may purchase coverage although not categorically eligible for it. If a person receives SSD, Medicare coverage will begin in 24 months. Those with chronic renal disease are eligible at any age.	No limits.	Part A: Unlimited coverage for acute hospital care after \$912 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care.  Part B: Doctors, outpatient service & durable medical equipment; \$110/year deductible. No prescription coverage.
<b>QMB, SLMB, QI-1 Medicare Savings Programs</b>  QMB: Qualified Medicare Beneficiary SLMB: Specified Low-Income Medicare Beneficiary QI-1: Qualified Individual-1  Medicaid: 858-6582	Persons on Medicare whose income & resources are slightly above the Medicaid levels or persons on Medicare who are also eligible for Medicaid.  Gross monthly income levels (including Medicare premium, but minus one Medigap premium):	QMB: Single \$ 818    Couple \$1090 SLMB: Single 977    Couple 1303 QI-1: Single 1097    Couple 1464  Resource limits: Single \$4,000    Couple \$6,000 + burial account. As of May 1, 2002, there is no resource test for the QI-1.	In the QMB, SLMB & QI-1 programs, Medicaid will pay the monthly Medicare premium of \$78.20, which will be added to the person's Social Security check.  For those eligible for QMB only, Medicaid will also pay all Medicare co-pays and deductibles.
<b>MEDICAID</b> Comprehensive Health Care Coverage General Medicaid: 858-6582 Home Care: 858-2393 Spendedown information from Senior Services: 858-8526 Provider overbilling complaints: 853-8500	Persons blind, disabled, or 65+, who have low income and resources; or persons under 65 who meet social services' home relief rules. ** If income/resources exceed limits, persons may be eligible for Medicaid with a spenddown.	Monthly income limits: ** Single \$687    Couple \$995  Resource limits: ** Single \$4,000    Couple \$5,850 + burial account. Exemptions: Home, car, health premiums & support payments.	Comprehensive coverage for medical care, including most prescription drugs; approved medical equipment; Medicaid-participating MD services; hospital; nursing home; home care and transportation for approved medical services.
<b>COMPLIMENTARY CARD</b>  Reduced Metro fare, photo ID. Erie County Senior Services: 858-8526	The "Complimentary Card" is for Erie County residents 65+; the "62+ Card" is for Erie County residents between the ages of 62 - 64.	No limits.	Only the Complimentary Card offers half-fare on Metro bus / rail transportation. Both cards may offer other discounts; please check with your local merchant.

PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS
<b>HEAP</b> Home Energy Assistance Program Financial help for winter heating costs. Senior Citizen HEAP Hot Line: 858-7870  <b>WRAP</b> Weatherization: 858-8526	Low-income households (owners and renters).	Gross monthly income limits (do not include Medicare premium): Single \$1,803 Couple \$2,358 Basic HEAP: No resource limits. Emergency HEAP: If threatened with a shut-off notice, \$0 resources allowed.	Once a season grant or credit to supplier.  Possible emergency grant if faced with shut-off.
<b>FOOD STAMP PROGRAM</b>  Benefit card can be used to purchase food items.  Food Stamps: 858-8347 or 858-7239	Low-income households.	Gross monthly income limits: Single \$1,037 Couple \$1,390 Eligibility is NOT guaranteed as housing and medical expenses used to determine eligibility & benefit amt. Resource limits: \$3,000 No burial fund allowed.	Benefit value depends on size, income, and expenses of household.  Minimum benefit: \$10 Maximum benefit: Single \$152 Couple \$278
<b>PHONE DISCOUNT</b> Verizon LifeLine: 890-7100  AT&T NY Local Lifeline Program: 1-800-288-2747  Both provide reductions on phone service.	Anyone who receives one or more of the following: HEAP, Food Stamps, Medicaid, Public Assistance, SSI, Vet's. Disability Pension (nonservice-connected), Vet's. Surviving Spouse Pension (nonservice-connected).	No fixed income or resource limits, but must meet eligibility criteria for one or more programs listed at left.	Reduction on monthly phone bill; may also give discount on installation charges.
<b>IT-214 NYS TAX REBATE</b> Tax credit or check to homeowners & renters who pay a high % of income on rent or property taxes. For forms: 1-800-462-8100 Tax Dept. info.: 1-800-225-5829	Homeowners and renters who meet financial eligibility criteria; based on income, and either property taxes or amount of rent paid.	Maximum yearly household gross income .... \$18,000 Homeowners: Market value of home cannot exceed \$85,000. Renters: Adjusted average rent (see form) must not exceed \$450. No resource limit.	Amount of refund depends on percentage of income spent on property tax or rent. Maximum rebate \$75 if under 65, \$375 if 65+. Applications may be submitted for 3 prior years with an April 15th deadline.
<b>PROPERTY TAX EXEMPTION</b> Can be as high as 50% of property taxes on homestead. Contact city or town where taxes are paid. Buffalo: 851-4374 Buffalo Veterans: 851-4374	Real estate owners 65+ or persons with physical disabilities who use their property exclusively as their legal residence are eligible. Benefit for Veterans may differ. Veterans of any age should call for additional information.	Maximum yearly household gross income: \$64,500 *  Application dates: Buffalo residents July 1 - Dec. 1. *  * All others contact local city or township for dates & rates.	Up to 50% tax exemption on real estate property taxes.
<b>EPIC</b> Elderly Pharmaceutical Insurance Coverage Covers approximately 60% of prescription drug costs. To apply, contact your pharmacy or call the EPIC Hot Line: 1-800-332-3742	Persons 65+ whose health insurance, if any, covers less than 60% of prescription drug expenses.  Medicaid recipients are generally not eligible.	Yearly income limits: Single .....\$35,000 Couple .....\$50,000  No resource limits.	Premiums and deductibles are based on income.  Beneficiary co-pays, when applicable, range from \$3 to no more than \$20 per prescription.
<b>RENTAL ASSISTANCE</b>  Government subsidies to greatly reduce rents of those eligible. Program has a waiting list.	Families, elderly and handicapped persons with low income:  Single .....\$18,750 Couple.....21,450	Erie County residents call: Rental Assistance Corp.: 882-0063 or Belmont Shelter Corp.: 884-7791 Southtowns Office: 312-8075	The rental amount paid by:  1. Those who are recipients of rental assistance, and  2. Residents in subsidized independent housing units,
<b>SUBSIDIZED HOUSING</b>  For an Independent Senior Citizens Housing list call Senior Services: 858-8526	62+ or handicapped / disabled, with total annual income low enough to qualify.	Call individual complex, or: Bflo. Mun. Hsg. Auth. 855-6774 Kenmore Mun. Hsg. ..874-6000 Lacka. Mun. Hsg. ....823-2551 Tona. Hsg. Auth. ....692-3555	is generally 30% of their average monthly income (earned and unearned).
For more information, or the help of a social worker on a housing matter, call Catholic Charities' Aging Services: 856-4494.			
<b>55 ALIVE / MATURE DRIVING PROGRAM</b>  AARP: 1-888-227-7669	NYS residents 50+ who have a valid NYS driver's license.	No limits.	Liability, collision & no-fault insurance can be reduced 10% & up to 4 points removed from your license on violations incurred within the past 18 months.